

Information to identify the case:

Debtor 1	<u>Katarzyna Semeniuk</u>	Social Security number or ITIN	xxx-xx-5804
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-26973-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Katarzyna Semeniuk

9/22/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Katarzyna Semeniuk
Debtor

Case No. 17-26973-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 22, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2022:

Recip ID	Recipient Name and Address
db	+ Katarzyna Semeniuk, 741 Mayflower Avenue, Lawrence Township, NJ 08648-4401
517022420	+ Macy's American Espresso Account, PO box 8097, Mason, OH 45040-8097
517022421	+ Polish & Slavic Fcu, 9 Law Dr, Fairfield, NJ 07004-3233
517022422	+ Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
517022426	+ Subaru Motors Finance, Chase, P.O. Box 901037, Fort Worth, TX 76101-2037

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 22 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 22 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517195076	Email/PDF: bncnotices@becket-lee.com	Sep 22 2022 20:46:11	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517022404	+ Email/PDF: bncnotices@becket-lee.com	Sep 22 2022 20:45:58	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517022405	+ Email/PDF: bncnotices@becket-lee.com	Sep 22 2022 20:46:16	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517022406	+ EDI: CITICORP.COM	Sep 23 2022 00:28:00	At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
517022407	+ EDI: BANKAMER.COM	Sep 23 2022 00:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517163238	+ EDI: BANKAMER2.COM	Sep 23 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517022408	+ EDI: CITICORP.COM	Sep 23 2022 00:28:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
517022410	+ EDI: CAPITALONE.COM	Sep 23 2022 00:28:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517022411	+ EDI: CAPITALONE.COM	Sep 23 2022 00:28:00	Capital One, General Correspondence, Po Box 30285, Salt lake City, UT 84130-0285
517022412	+ EDI: CITICORP.COM	Sep 23 2022 00:28:00	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
517022413	+ EDI: CITICORP.COM	Sep 23 2022 00:28:00	Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Sep 22, 2022

Form ID: 3180W

Total Noticed: 42

517022414	+ EDI: CITICORP.COM	Sep 23 2022 00:28:00	Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040, Saint Louis, MO 63179-0040
517022415	+ EDI: CITICORP.COM	Sep 23 2022 00:28:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517022416	+ EDI: WFNNB.COM	Sep 23 2022 00:28:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517022417	+ EDI: WFNNB.COM	Sep 23 2022 00:28:00	Comenity Bank / The Limited, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517022433	+ EDI: CITICORP.COM	Sep 23 2022 00:28:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517188970	EDI: Q3G.COM	Sep 23 2022 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517022418	+ EDI: DISCOVER.COM	Sep 23 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517022419	+ EDI: GMACFS.COM	Sep 23 2022 00:28:00	G M A C, Po Box 105677, Atlanta, GA 30348-5677
517139177	EDI: JPMORGANCHASE	Sep 23 2022 00:28:00	JPMorgan Chase Bank, N.A., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038
517022424	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Sep 22 2022 20:47:00	State Farm Bank, Attn: Bankruptcy, Po Box 2328, Bloomington, IL 61702
517183706	Email/PDF: resurgentbknofications@resurgent.com	Sep 22 2022 20:46:18	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517181786	EDI: PRA.COM	Sep 23 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517216820	EDI: Q3G.COM	Sep 23 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517022423	+ Email/Text: bkdepartment@rtresolutions.com	Sep 22 2022 20:47:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
517022427	+ EDI: RMSC.COM	Sep 23 2022 00:28:00	Syncb/Lord & Taylor, Po Box 965064, Orlando, FL 32896-5064
517022428	+ EDI: RMSC.COM	Sep 23 2022 00:28:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517022429	+ EDI: RMSC.COM	Sep 23 2022 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517022430	+ EDI: RMSC.COM	Sep 23 2022 00:28:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517022431	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 22 2022 20:47:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517022432	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 22 2022 20:47:00	Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
517060148	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 22 2022 20:47:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517022434	+ EDI: WFCCSBK	Sep 23 2022 00:28:00	Wells Fargo Bank, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
517022435	+ EDI: WFCBO	Sep 23 2022 00:28:00	Wells Fargo Bank, 420 Montgomery St, San Francisco, CA 94104-1298
517022436	+ EDI: WFFC.COM		

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Sep 22, 2022

Form ID: 3180W

Total Noticed: 42

Sep 23 2022 00:28:00

Wells Fargo Bank Nv Na, Po Box 31557, Billings,
MT 59107-1557

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517022409		Cap1/bstby
517022425	##+	State Farm Payment Plan, PO Box 44110, Jacksonville, FL 32231-4110

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Candye Ilene Smith-Sklar	on behalf of Debtor Katarzyna Semeniuk njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5